UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/578,291	05/25/2000	Jay Paul Drummond	D-1077+15	5931

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EXAMINER
WASYLCHAK, STEVEN R

ART UNIT	PAPER NUMBER
3624	

DATE MAILED: 03/04/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) FROM
THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed
  after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any
  earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _25 May 2000_ .

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is
closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-27_ is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) _1-27_ is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

11)☐ The proposed drawing correction filed on _____ is: a)☐ approved b)☐ disapproved by the Examiner.

    If approved, corrected drawings are required in reply to this Office action.

12)☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

13)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____ .

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage
application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

14)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).

    a) ☐ The translation of the foreign language provisional application has been received.

15)☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) _6_ .

4) ☐ Interview Summary (PTO-413) Paper No(s). _____ .
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: .

Detailed Action

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –(b) the invention was patented or described in a printed publication in

this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application

for patent in the United States.

2.   Claims 1-27 are rejected under 35 U.S.C. 102(b) as being anticipated by Kolling

et al. (US 6,385,595).

1.   A method comprising the steps of:

a)   determining through operation of an automated banking machine, data
        corresponding to an entity with which a customer operating the machine has an
account;/ col 15, L 32-41; col 34, L 5-17
b)   providing through an output device on the automated banking machine at least
one output uniquely corresponding to the entity with which the customer has the
account./ col 15, L 32-41; col 34, L 5-17

2.   The method according to claim 1 wherein step (a) includes reading indicia with a

reading device in operative connection with the banking machine./ col 34, L 5-17

3.   The method according to claim 2 wherein step (a) includes reading indicia on a

card with a card reader in connection with the automated banking machine./ col 15, L

32-41; col 34, L 5-17

4.   The method according to claim 1 wherein step (b) includes providing at least one

visual output corresponding to the entity through the output device./ col 34, L 5-17

5.   The method according to claim 4 wherein step (b) includes processing at least

one document through a browser operating in a computer in operative connection with

an automated banking machine./ col 34, L 5-17; fig 3, 11,17

6.   The method according to claim 5 wherein in step (b) the at least one document is

determined responsive to the data determined in step (a)./ col 1, L 30-47

7.   The method according to claim 6 and prior to step (b) further comprising the step

of accessing the at least one document at a system address, wherein the system

address is determined responsive to the data determined in step (a)./col 20, L 11-26

8.   A method comprising the steps of

a)   reading card indicia on a card presented by a customer to an automated banking
machine, the card indicia including entity data corresponding to an entity with which the
customer has an account;/ col 15, L 32-41; col 34, L 5-17
b)   resolving network address data with the banking machine responsive to the
        entity data and data stored in a data store;/fig 3 (216, 300)
c)   operating a browser in the banking machine responsive to the resolved network
address data, to access at least one network address in a network, wherein the network
address accessed corresponds to an address of a server adapted to deliver documents
corresponding to the entity with 5 which the customer has the account./ col 19, L 24-42;
col 20, L 11-26

9.   The method according to claim 8 wherein the banking machine includes an

output device, and further comprising the steps of processing at least one document

corresponding to the entity with which the customer has the account from the server,

and providing at least one output through the output device responsive to the at least

one document./ col 15, L 32-41; col 34, L 5-17

10.   The method according to claim 9 wherein the output device comprises a display, and wherein in the providing step the output includes a visual output./ col 15, L 32-41; col 34, L 5-17

11.   The method according to claim 8 wherein the automated banking machine includes at least one transaction function device, and wherein at least a first one of the documents includes at least one instruction which is operative to cause operation of the transaction function device, and further comprising the step of processing the first document with the browser and operating the transaction function device responsive to the at least one instruction in the first document./fig 2 (120)

12.   The method according to claim 8 and further comprising the steps of

d)   providing a plurality of servers, one for each of a plurality of entities with which a plurality of users of the automated banking machine have accounts, each server being in operative connection with a network and having a corresponding network address, each server being adapted to deliver at least one document corresponding to the entity with which it is associated;/ fig 2 (120), col 19, L 24-42; col 20, L 11-26

-repeating steps (a) through (c) for each card presented by a customer at the automated banking machine, whereby each customer card is operative to cause the browser to connect to the server including the at least one document corresponding to the entity with which the customer has their account./ fig 2 (120), col 19, L 24-42; col 20, L 11-26

13.   The method according to claim 12 wherein the automated banking machine includes a display in operative connection with the browser, and wherein the documents

include instructions for producing at least one screen uniquely associated with the

corresponding entity,/ col 34, L 5-17

and wherein in step (c) the browser is operative responsive to the instructions in the

documents to cause to be produced on the display the at least one screen uniquely

associated with the entity with which the customer has their account./ fig 2 (120), col 19,

L 24-42; col 20, L 11-26; col 34, L 5-17

14.   The method according to claim 8 wherein the automated banking machine is

operated by a further entity, and further comprising the steps of:

d)   charging the account of the customer a transaction fee for use of the automated
banking machine operated by the further entity;/ col 1, L 30-47
e)   sharing between the entity and the further entity at least a portion of the
transaction fee./ col 1, L 30-47

15.   The method according to claim 8 and further comprising the step of.

d)   accessing with a browser a plurality of documents from the server associated
with the entity with which the customer has the account;/ fig 11; fig 2 (120), col 19, L 24-
42; col 20, L 11-26
e)   accessing with a browser operating in the automated banking machine at least
one advertising document from a further server operated by an advertising entity;/col
26, L 30-50; col 27, L 12-20
f)   processing the advertising document with a browser to produce advertising
content through an output device in operative connection with the automated banking
machine./ col 26, L 30-50; col 27, L 12-20

16.   The method according to claim 15 wherein the automated banking machine is

operated by a further entity, and further comprising the step of:

g)making a payment by the advertising entity to the further entity, whereby the further

entity operating the automated banking machine is compensated for having the

advertising entity present advertising content on the banking machine./ col 26, L 30-50;

col 27, L 12-20

17.   The method according to claim 15 wherein step (e) is executed during step (d)./

fig 11; fig 2 (120), col 19, L 24-42; col 20, L 11-26

18.   The method according to claim 15 wherein in step (d) at least one document is

accessed with a first browser operating in the banking machine, and wherein in step (e)

at least one document is accessed with a second browser operating in the banking

machine./ fig 2 (120), col 19, L 24-42; col 20, L 11-26

19.   An apparatus comprising:

a plurality of institution servers, each institution server associated with one of a plurality

of financial institutions, wherein each institution server has at least one unique network

address, and wherein each institution server is operative to deliver at least one

document associated with the respective institution;/ col 15, L 32-41; col 34, L 5-17

at least one automated banking machine, wherein the banking machine includes a

computer having a browser operating therein, a card reader and an output device in

operative connection with the computer;/ col 15, L 32-41; col 34, L 5-17

wherein the automated banking machine is operative responsive to reading card indicia

on a card read by the card reading device, to cause the browser to connect through the

network to a network address of an institution server corresponding to the card indicia./

col 15, L 32-41; col 34, L 5-17

20.   The apparatus according to claim 19 wherein the browser is operative to process

at least one document from the institution server and to provide an output responsive to

the document through the output device on the banking machine./ col 15, L 32-41; col

34, L 5-17; fig 3, 11,17

21.   The apparatus according to claim 19 wherein the browser is operative to process

at least one document from the institution server, wherein the banking machine includes

at least one transaction function device, and wherein the document includes at least

one instruction for enabling operation of the transaction function device, and wherein

the transaction function device is enabled to operate responsive to the browser

processing the document./ fig 2 (120), col 19, L 24-42; col 20, L 11-26

22.   The apparatus according to claim 21 wherein the transaction function device

includes a sheet dispenser, and wherein the document includes at least one sheet

dispenser instruction, and wherein the sheet dispenser is enabled to dispense at least

one sheet responsive to the browser processing the document./ col 5, L 45-60

23.   The apparatus according to claim 19 wherein the card indicia includes a BIN

number, and wherein the automated banking machine is operative to resolve the

network address responsive to the BIN number./ col 15, L 32-41

24.   The apparatus according to claim 19 and further comprising at least one

advertising server in operative connection with the network, wherein the advertising

server has at least one unique network address, and/ col 26, L 30-50; col 27, L 12-20

-    wherein the advertising server is operative to provide at least one advertising

     document, and wherein the computer is programmed to operate to cause the

browser to access the advertising document from the advertising server, wherein the computer is

- operative to output advertising content through the output device responsive to the advertising document./ col 26, L 30-50; col 27, L 12-20

25.   The apparatus according to claim 24 wherein the automated banking machine includes at least one transaction function device in operative connection with the computer, and / col 15, L 32-41; col 34, L 5-17

-wherein the computer is operative to cause the browser to process at least one document from the institution server, and wherein the document from the institution server includes device instructions,/ fig 11; fig 2 (120), col 19, L 24-42; col 20, L 11-26

-and wherein the computer is adapted to enable the transaction function device to operate responsive to the device instructions, and wherein the computer operates to cause the advertising content to be output through the output device during operation of the transaction function device./ col 26, L 30-50; col 27, L 12-20

26.   The apparatus according to claim 25 wherein the transaction function device includes a note dispenser, and wherein the advertising content is output during operation of the note dispenser./ col 26, L 30-50; col 27, L 12-20

27.   The apparatus according to claim 24 wherein the computer includes a first browser and a second browser operating therein, and wherein the computer operates the first browser to access the institution server and the second browser to access the advertising server./ fig 11; fig 2 (120), col 19, L 24-42; col 20, L 11-26

This action is Non-Final. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven R. Wasylchak whose telephone number is (703) 308-2848.   The examiner can normally be reached on Monday-Thursday from 7:00 a.m. to 6:00 p.m. EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for Art Unit 3624 is (703) 305-7687.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

Steven Wasylchak

9/ 29 /03

DR. GEOFFREY R. AKERS, P.E.
PRIMARY EXAMINER